						10/10/18 9:08A
	nation to identify		is filing	:		
Debtor 1	Lawrence L	<u> </u>				
D 14 0	First Name	Middle	Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle	Name	Last Name		
United States Bar	nkruptcy Court for	the: MIDDLE D	STRICT	OF PENNSYLVANIA		
Case number _1	1:18-bk-02872					Check if this is an amended filing
_	rm 106A/B	-				
Schedul	e A/B: Pr	operty				12/15
	<u>·</u>			Estate You Own or Have an Interest In ence, building, land, or similar property?		
☐ No. Go to Part	t 2.					
Yes. Where is	s the property?					
1.1			What	is the property? Check all that apply		
	berry Drive			Single-family home	Do not doduct constant	simo or exampliana Dut
	if available, or other des	cription	_	Duplex or multi-unit building	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
				Condominium or cooperative	Creditors Who Have Clair	ns Secured by Property.
			_	Manufactured or mobile home	Comment unless of the	Oursell and the
Chambers	sburg PA	17202-0000		Land	Current value of the entire property?	Current value of the portion you own?
City	State	ZIP Code		Investment property	\$165,000.00	\$165,000.00

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

☐ Timeshare

Debtor 1 only

☐ Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

Who has an interest in the property? Check one

☐ At least one of the debtors and another

Other information you wish to add about this item, such as local

☐ Other

\$165,000.00

Describe the nature of your ownership interest

Check if this is community property

a life estate), if known.

(see instructions)

(such as fee simple, tenancy by the entireties, or

Part 2: Describe Your Vehicles

Franklin

County

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Del	btor 1 Lawrence L He	rb, Jr.		Case number (if known)	1:18-bk-02872
3. C	Cars, vans, trucks, tractors	s, sport utility vel	hicles, motorcycles		
] No				
	Yes				
3.	Model: Truck		Who has an interest in the property? Check one Debtor 1 only	the amount of any	ured claims or exemptions. Put secured claims on Schedule D: ve Claims Secured by Property.
	Year: 1997 Approximate mileage: Other information:	151640	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of tentire property?	the Current value of the portion you own?
			☐ Check if this is community property (see instructions)	\$1,500	9.00 \$1,500.00
5 4			n for all of your entries from Part 2, includin		\$1,500.00
-	pages you have attached	for Part 2. Write t	that number here	=>	Ψ1,300.00
	t 3: Describe Your Personal you own or have any lega		ems terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
[Household goods and furn Examples: Major appliances ☐ No ☐ Yes. Describe		, china, kitchenware		
	s	uite, kitchen ta	chest freezer, microwave, dishwasher ble and four chairs, couch, recliner, po ry, glassware, bakeware, household lin	ots and pans,	\$3,300.00
[eo, stereo, and digital equipment; computers, p nedia players, games	rinters, scanners; music c	ollections; electronic devices
	4	0" TV, 36" TV,	cell phone		\$1,200.00
ļ		urines; paintings, , memorabilia, col	prints, or other artwork; books, pictures, or othe	er art objects; stamp, coin,	or baseball card collections;
[Equipment for sports and Examples: Sports, photogramusical instrumed No Yes. Describe	phic, exercise, an	d other hobby equipment; bicycles, pool tables	s, golf clubs, skis; canoes a	and kayaks; carpentry tools;
	- res. Describe				

Official Form 106A/B Schedule A/B: Property

Case 1:18-bk-02872-HWV

page 2

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Official Form 106A/B

Schedule A/B: Property page 3

Best Case Bankruptcy

Case number (if known) 1:18-bk-02872 Debtor 1 Lawrence L Herb, Jr. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **Pension PA State Police** Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 4

De	ebtor 1	Lawrence L Herb, Jr.	Case number (if known)	1:18-bk-02872
28.	Tax ref	funds owed to you		
	■ No			
	☐ Yes.	Give specific information about them, including whether you alread	dy filed the returns and the tax years	
29.		support bles: Past due or lump sum alimony, spousal support, child support	maintenance, divorce settlement, property	settlement
	■ No	,,	,	
	☐ Yes.	Give specific information		
30.		amounts someone owes you oles: Unpaid wages, disability insurance payments, disability benefi benefits; unpaid loans you made to someone else	its, sick pay, vacation pay, workers' compe	nsation, Social Security
	■ No			
	☐ Yes.	Give specific information		
31.		sts in insurance policies		
	□ No	oles: Health, disability, or life insurance; health savings account (HS	SA); credit, homeowner's, or renter's insural	nce
	Yes.	Name the insurance company of each policy and list its value.		
		Company name:	Beneficiary:	Surrender or refund value:
		Fed OPM	David A. Herb	\$25,000.00
		Mat I ita	David A. Harb	¢E 000 00
		Met Life	David A. Herb	\$5,000.00
		Mot Life	David A. Harb	c2 000 c2
		Met Life	David A. Herb	\$3,000.00
32.	If you a some o	terest in property that is due you from someone who has died are the beneficiary of a living trust, expect proceeds from a life insurance has died. Give specific information		eive property because
33.		s against third parties, whether or not you have filed a lawsuit of oles: Accidents, employment disputes, insurance claims, or rights to		
	■ No	Describe each claim		
34.	Other o	contingent and unliquidated claims of every nature, including	counterclaims of the debtor and rights to	set off claims
		Describe each claim		
o E		nancial assets you did not already list		
JJ.	■ No	iancial assets you did not already list		
		Give specific information		
36		the dollar value of all of your entries from Part 4, including any art 4. Write that number here		\$34,367.30
Pa	art 5: De	scribe Any Business-Related Property You Own or Have an Interest In.	List any real estate in Part 1.	
		own or have any legal or equitable interest in any business-related pro	perty?	
		o to Part 6.		
	☐ Yes. C	Go to line 38.		

page 5

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Official Form 106A/B

Best Case Bankruptcy

Schedule A/B: Property

Deb	otor 1	Lawrence L Herb, Jr.		Case number (if known)	1:18-bk-02872	10/10/18 9:08AM
Part		scribe Any Farm- and Commercial Fishing-Related Property You Or ou own or have an interest in farmland, list it in Part 1.	vn or Have an Interes	st In.		
46.	_ ′	own or have any legal or equitable interest in any farm- or Go to Part 7.	commercial fishin	g-related property?		
	☐ Yes	. Go to line 47.				
Part	: 7 :	Describe All Property You Own or Have an Interest in That You D	id Not List Above			
	Examp ■ No □ Yes. Add t	have other property of any kind you did not already list? bles: Season tickets, country club membership Give specific information he dollar value of all of your entries from Part 7. Write that List the Totals of Each Part of this Form	number here			\$0.00
55.	Part 1	: Total real estate, line 2			\$10	55,000.00
56.	Part 2	2: Total vehicles, line 5	\$1,500.00			
57.	Part 3	3: Total personal and household items, line 15	\$9,800.00			
58.	Part 4	l: Total financial assets, line 36	\$34,367.30			
59.	Part 5	5: Total business-related property, line 45	\$0.00			
60.	Part 6	S: Total farm- and fishing-related property, line 52	\$0.00			
61.	Part 7	': Total other property not listed, line 54 +	\$0.00			
62.	Total	personal property. Add lines 56 through 61	\$45,667.30	Copy personal property to	otal	45,667.30

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$210,667.30



August 27, 2018

Larry L Herb 3513 Turnberry Drive Chambersburg, PA 17202

Re: Competitive Market Analysis (CMA), 3513 Tunberry Dr property

Dear Mr. Herb

Thank you for extending the courtesy of viewing and walking through your property on Saturday, August 25th. It was a pleasure to meet you.

Please find attached my CMA of five(5) sold properties that I believe generally comparable to your home. The closing net values from these properties range from \$187,000 to \$200,000. However, I have also compared these five(5) overall property conditions and general upkeep to your property at 3513 Turnberry Dr and must advise that I believe to successfully market your home you would have to discount the CMA values a minimum of 15% or more in order for it to be a marketable home. In my opinion the current marketable value of your home is \$165,000.

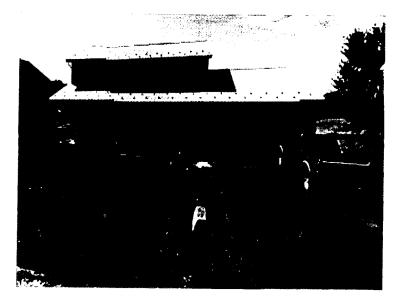
If you need any additional information please do not hesitate to contact me.

Regards

Jim**M**icklas

The Pineapple Group LLC PA License # 339499





3513 TURNBERRY DR CHAMBERSBURG, PA 17202

Prepared exclusively for Larry L Herb

Prepared on August 27, 2018



Researched and prepared by James Nicklas The Pineapple Group, LLC. 5 N 2nd Street Chambersburg, PA 17201 (717) 860-0794

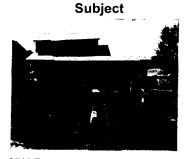


James Nicklas | (717) 860-0794 | jim@thepineapplegroup.co The Pineapple Group, LLC. | (717) 446-0043

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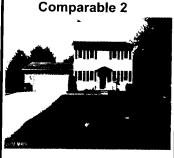
CMA Pricing Comparables



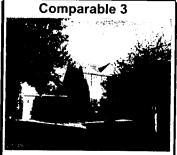
3513 TURNBERRY DR CHAMBERSBURG, 17202 PA Scot Greene



171 CHANCELLOR DR CHAMBERSBURG



2689 WILLIAMSBURG CIR CHAMBERSBURG



260 ARBUTUS DR CHAMBERSBURG

Scot Greene				
		FL10171929	FL10082917	FL10072681
Status		SOLD	SOLD	SOLD
DOMM		24		150
Seller Subsidy		11,940	6,150	0
Transaction Type		Standard	Standard	Potential Short Sale
Property Cond		Shows Well		Shows Well
List Date		03/05/2018	10/16/2017	10/03/2017
Settled Date		02-July-2018	21-June-2018	06-June-2018
Contract Date		28-Mar-2018	18-Apr-2018	02-Mar-2018
List Price		\$199,000	\$214,900	\$209,000
Close Price		\$199,000	\$205,000	\$200,000
Style	Colonial	Colonial	Colonial	Colonial
Туре		Detached	Detached	Detached
Levels	3	3	3	2
Year Built	0	1994	1991	1998
Total Bedrooms	4	3	4	4
Baths Full/Half	2/1	3/0	2/1	2/1
# of Fireplaces	1	0	0	0
# Gar/Car/ParkSp	2 Car/-/-	2/-/-	2/-/-	2/-/-
Exterior Features				r, Patio, Sidewalks, Underground Utilities
Exterior Constr	Vinyl	Brick and Siding	Siding - Vinyl	Brick and Siding
Basement Type	Unfinished	Unfinished	utside Entrance, Shelving, Walkout Stairs	Full, Unfinished
Cooling System	Electric	Ceiling Fan(s), Central Air Conditioning	Central Air Conditioning	Central Air Conditioning
Cooling Fuel Sys		Electric	Electric	Electric
Heat System	Electric	Heat Pump(s)	Forced Air, Heat Pump(s)	Forced Air
Heat Fuel		Electric	Electric	Natural Gas
Living Area	2368	1,960	2,072	1,904
Price PER SQFT		101.53	98.94	105,04
Tax Total Liv Ar	2368			
TLA Prc PER SQF		\$0.00	\$0.00	\$0,00
Lot Size (Sqft/Ac)	11326/-	12197/0.28	17860/0.41	12632/0,29
			11.330/0.41	12032/0,29
Total Value	\$	\$199,000	\$205,000	\$200,000



James Nicklas | (717) 860-0794 | jim@thepineapplegroup.co The Pineapple Group, LLC. | (717) 446-0043

CMA Pricing Comparables



3513 TURNBERRY DR CHAMBERSBURG, 17202 PA Scot Greene



906 SOLLENBERGER RD CHAMBERSBURG



1381 4TH AVE CHAMBERSBURG

Scot Greene		FL9959958	FL9900389	
Status		SOLD	SOLD	
DOMM		102	4	
Seller Subsidy		6,000	5,910	
Transaction Type	-	Standard	Standard	
Property Cond		Renov/Remod, Shows Well	· <u>-</u>	
List Date		05/27/2017	03/29/2017	
Settled Date		21-November-2017	31-May-2017	
Contract Date		26-Oct-2017	03-Apr-2017	
List Price		\$210,000	\$199,900	· —· · · ·
Close Price		\$200,000	\$197,000	
Style	Colonial	Colonial	Colonial	-
Туре		Detached	Detached	
Levels	3	2	3	
Year Built	0	1992	1992	
Total Bedrooms	4	4	4	
Baths Full/Half	2/1	2/1	2/1	
# of Fireplaces	1	0	0	•
# Gar/Car/ParkSp	2 Car/-/-	2/-/-	2/-/-	
Exterior Features		Fenced - Rear, Deck	Deck, Fenced - Rear	
Exterior Constr	Vinyl	Brick, Siding - Vinyl	Siding - Vinyl	
Basement Type	Unfinished		Full, Fully Finished	
Cooling System	Electric	Central Air Conditioning, Ceiling Fan(s)	Central Air Conditioning	
Cooling Fuel Sys		Electric	Electric	
Heat System	Electric	Baseboard	Heat Pump(s)	
Heat Fuel	-	Electric	Electric	
Living Area	2368	2,221	4,092	
Price PER SQFT		90.05	48.14	
Tax Total Liv Ar	2368			
TLA Prc PER SQF		\$0.00	\$0.00	
Lot Size (Sqft/Ac)	11326/-	18295/0.42	9148/0.21	
Total Value	\$	\$200,000	\$197,000	



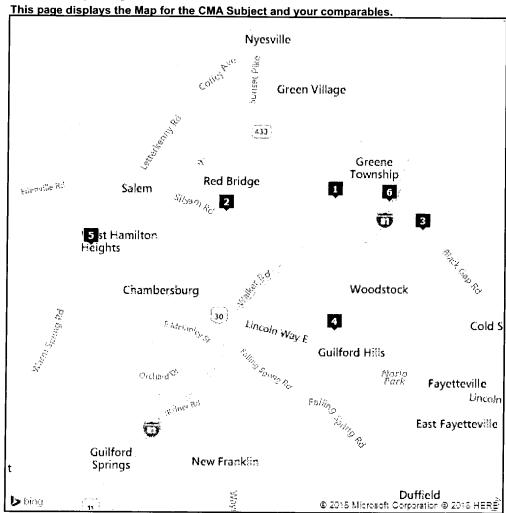
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COMPARATIVE MANNET ANNALLY SES

CMA Map Layout



Subject Property:

1 - 3513 TURNBERRY DR

Comparable Properties:

- 2 171 Chancellor Dr
- 3 2689 Williamsburg Cir
- 4 260 Arbutus Dr
- 5 906 Sollenberger Rd
- 6 1381 4Th Ave



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5 LISTINGS

1:18

Case

WWW.F.

COMPARAT

	Price wh	Price when initially entered	r entered					Price at time of sale	fsale				
	Sold Price _	Subsidy	= Net Price	Sold Price - Subsidy = Net Price / Orig. Price = % Of	% Of	Sold Price -	Subsidy	= Net Price /	= Net Price / List Price =	% Of	DOMM	DOMM DOMP	Age
171 Chancellor Dr	\$199,000	\$11,940	\$187,060	\$199,000	94.00	\$199,000	\$11,940	\$187,060	\$199,000	94.00	24	24	
2689 Williamsburg Cir	205,000	\$6,150	\$198,850	\$214,900	92.53	\$205,000	\$6,150	\$198,850	\$214,900	92.53	190	190	27
260 Arbutus Dr	200,000	\$0	\$200,000	\$229,900	86.99	\$200,000	\$0	\$200,000	\$209,000	95.69	150	150	50
906 Sollenberger Rd	200,000	\$6,000	\$194,000	\$230,000	84.35	\$200,000	\$6,000	\$194,000	\$210,000	92.38	102	102	26
1381 4Th Ave	197,000	\$5,910	\$191,090	\$199,900	95.59	\$197,000	\$5,910	\$191,090	\$199,900	95.59	4	214	7
Low High Median Average	\$197,000 \$205,000 \$200,000 \$200,200	\$0 \$11,940 \$6,000 \$6,000	\$187,060 \$200,000 \$194,000 \$194,200	\$199,000 \$230,000 \$214,900 \$214,740	84.35 95.59 92.53 90.69	\$197,000 \$205,000 \$200,000 \$200,200	\$11,940 \$6,000 \$6,000	\$187,060 \$200,000 \$194,000 \$194,200	\$199,000 \$214,900 \$209,000 \$206,560	92.38 95.69 94.00	4 190 102 94	24 214 150 136	25 25 25 25

			1	1	ł
	Age:	70	27	26	25
	DOMP:	24	214	150	136
	DOMM:	4	190	102	94
	= Net Price:	\$187,060	\$200,000	\$194,000	\$194,200
	Subsidy:	0\$	\$11,940	\$6,000	\$6,000
	Sold Price:	\$197,000	\$205,000	\$200,000	\$200,200
	:4 of:	84.35	95.59	92.53	69'06
2	/ Orig. List Price:	\$199,000	\$230,000	\$214,900	\$214,740
Properties:	List Price:	\$199,000	\$214,900	\$209,000	\$206,560
rt Totals		Low	High	Median	Average

* Real Estate in Real Time™

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Doc 32 Filed 10/10/18 Entered 10/10/18 09:10:52

Main Document Page 12 of 14

Fill in this info	rmation to identify your	case:		
Debtor 1	Lawrence L Herb	, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	MIDDLE DISTRICT OF	PENNSYLVANIA	
Case number	1:18-bk-02872			
	, ,	MIDDLE DISTRICT OF	PENNSYLVANIA	

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	uppca c.a.a y aca				
Pa	rt 1: Identify the Property You Claim as E	xempt			
1.	Which set of exemptions are you claiming?	? Check one only, eve	n if yo	our spouse is filing with you.	
	☐ You are claiming state and federal nonbank	cruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	■ You are claiming federal exemptions. 11 L	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	3513 Turnberry Drive Chambersburg, PA 17202 Franklin County	\$165,000.00		\$23,675.00	11 U.S.C. § 522(d)(1)
	Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	1997 Ford Truck 151640 miles Line from Schedule A/B: 3.1	\$1,500.00		\$1,500.00	11 U.S.C. § 522(d)(2)
	Line Holli Schedule A.B. 3.1			100% of fair market value, up to any applicable statutory limit	
	2 Refrigerators, chest freezer, microwave, dishwasher, bedroom	\$3,300.00		\$3,300.00	11 U.S.C. § 522(d)(3)
	suite, kitchen table and four chairs, couch, recliner, pots and pans, dishware, cutlery, glassware, bakeware, household linens, small yard tools Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	40" TV, 36" TV, cell phone	\$1,200.00		\$1,200.00	11 U.S.C. § 522(d)(3)
	Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 1 of 2

Lawrence L Herb, Jr.			Case number (if known)	1:18-bk-02872
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Baritone Horn, Trombone, Golf Clubs Line from Schedule A/B: 9.1	\$2,500.00		\$2,500.00	11 U.S.C. § 522(d)(3)
Line nom <i>Schedule A/B</i> . 3.1			100% of fair market value, up to any applicable statutory limit	
Standard mens wardrobe Line from Schedule A/B: 11.1	\$300.00	•	\$300.00	11 U.S.C. § 522(d)(3)
and nom ourisdate 772. The			100% of fair market value, up to any applicable statutory limit	
Wedding band, three watches,	\$500.00		\$500.00	11 U.S.C. § 522(d)(4)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
John Deere LT 180 Riding Mower	\$2,000.00		\$600.00	11 U.S.C. § 522(d)(3)
and nom obviously 772.			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$20.00		\$20.00	11 U.S.C. § 522(d)(5)
			100% of fair market value, up to any applicable statutory limit	
Checking: Patriot Federal Credit Union	\$1,347.30		\$1,347.30	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
Pension: PA State Police Line from Schedule A/B: 21.1	Unknown		\$0.00	11 U.S.C. § 522(d)(12)
and none deficience PAD. 21.1			100% of fair market value, up to any applicable statutory limit	
Fed OPM Beneficiary: David A. Herb	\$25,000.00		\$8,550.00	11 U.S.C. § 522(d)(7)
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
Met Life	\$5,000.00		\$5,000.00	11 U.S.C. § 522(d)(7)
Beneficiary: David A. Herb Line from Schedule A/B: 31.2			100% of fair market value, up to any applicable statutory limit	
Met Life Beneficiary: David A. Herb	\$3,000.00		\$3,000.00	11 U.S.C. § 522(d)(7)
Line from Schedule A/B: 31.3			100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 2 of 2